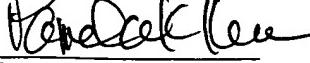
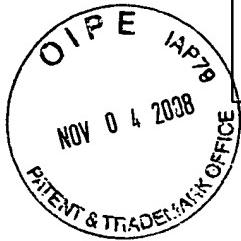


I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: October 31, 2008 Signature: 
(Pam Kerr)

Docket No.: 132538-1014
(PATENT)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481

Confirmation No.: 5875

Filed: March 6, 2001

Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY
BASED ON TERMS SPECIFIED BY AN
APPLICANT

Examiner: N. Subramanian

INFORMATION DISCLOSURE STATEMENT (IDS)

MS RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement, pursuant to 37 CFR 1.114(c), accompanies a Request for Continued Examination (37 CFR 1.114) submitted herewith.

Applicant has not submitted copies of each cited U.S. patent and U.S. patent application in accordance with 37 CFR 1.98(a)(2). Applicant submits herewith copies of any cited non-patent documents and foreign patent documents in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

The Examiner is advised that the following commonly-owned issued patents or co-pending applications may contain subject matter that may be related to the present application. By bringing these issued patents and co-pending applications to the Examiner's attention, Applicants do not waive the confidentiality provisions of 35 U.S.C. § 122.

Patent/Appl. Number	Issue/Filing Date	Art Unit
6,324,524	11/27/2001	N/A
6,405,181	06/11/2002	N/A
6,567,791	05/20/2003	N/A
6,718,313	04/06/2004	N/A
6,795,812	09/21/2004	N/A
7,143,063	11/28/2006	N/A
7,346,576	03/18/2008	N/A
09/496,896	02/02/2000	3625
09/595,601	06/15/2000	3625
09/802,481	03/09/2001	3691
09/991,894	11/13/2001	3694
10/901,715	07/28/2004	3696
11/543,569	03/10/2003	3621
11/865,516	10/01/2007	3692
11/932,498	10/31/2007	3692

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Applicant encloses a check to cover the fee for filing this Statement. The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 07-0153, under Order No. 132538-1014.

Dated: October 31, 2008

Respectfully submitted,

By 

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